

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois, Western Division</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Scrima, Steven H		Name of Joint Debtor (Spouse) (Last, First, Middle): Scrima, Francesca P.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7715		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1451
Street Address of Debtor (No. and Street, City, and State): 1303 Cougar Trail Cary, IL <div style="text-align: right;">ZIP Code 60013</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1303 Cougar Trail Cary, IL <div style="text-align: right;">ZIP Code 60013</div>
County of Residence or of the Principal Place of Business: Mchenry		County of Residence or of the Principal Place of Business: Mchenry
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition              of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition              of a Foreign Nonmain Proceeding           </div> <div style="margin-top: 10px;"> <b>Nature of Debts</b>              (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts,              defined in 11 U.S.C. § 101(8) as              "incurred by an individual primarily for              a personal, family, or household purpose."  <input type="checkbox"/> Debts are primarily              business debts.           </div>
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>		
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input checked="" type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input checked="" type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Scrima, Steven H

Scrima, Francesca P.

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X** /s/ Richard Jones

September 8, 2008

Signature of Attorney for Debtor(s)

(Date)

Richard Jones

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Scrima, Steven H

Scrima, Francesca P.

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Steven H Scrima  
Signature of Debtor Steven H Scrima

**X** /s/ Francesca P. Scrima  
Signature of Joint Debtor Francesca P. Scrima

Telephone Number (If not represented by attorney)

September 8, 2008

Date

### Signature of Attorney\*

**X** /s/ Richard Jones  
Signature of Attorney for Debtor(s)

Richard Jones

Printed Name of Attorney for Debtor(s)

Jones & Hart

Firm Name

138 Cass St., Box 1693  
Woodstock, IL 60098

Address

Email: richardtjones@ameritech.net

(815) 334-8220 Fax: (815) 334-8229

Telephone Number

September 8, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Northern District of Illinois, Western Division**

In re Steven H Scrima  
Francesca P. Scrima

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Steven H Scrima  
Steven H Scrima

Date: September 8, 2008

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Northern District of Illinois, Western Division**

In re Steven H Scrima  
Francesca P. Scrima

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**



**United States Bankruptcy Court**  
**Northern District of Illinois, Western Division**

In re Steven H Scrima  
Francesca P. Scrima

Debtor(s)

Case No.

Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>500.00</u>
Balance Due.....	\$	<u>3,000.00</u>

2. \$ 274.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

b. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 8, 2008

/s/ Richard Jones

Richard Jones

Jones & Hart

138 Cass St., Box 1693

Woodstock, IL 60098

(815) 334-8220 Fax: (815) 334-8229

richardjones@ameritech.net



A Healthy Smile  
775 W. Route 22  
Lake Zurich, IL 60047

Adelphia Cable Cost Center  
c/o Credit Management  
4200 International Pkwy  
Carrollton, TX 75007

Alarm Detection Serv.  
c/o NCO Financial Service  
507 Prudential Rd.  
Horsham, PA 19044

American Express  
P.O. Box 297804  
Ft. Lauderdale, FL 33329-7804

American Express  
c/o Global Vantage  
Post Office Box 10968  
San Rafael, CA 94912

American Express  
c/o GC Services  
6330 Gulfton  
Houston, TX 77081

American Express  
c/o NCO Financial Systems  
507 Prudential Rd.  
Horsham, PA 19044

American Express  
c/o Nationwide Credit  
2015 Vaughn Rd., #400  
Kennesaw, GA 30144-7802

Applied Card Bank  
P.O. Box 17123  
Wilmington, DE 19850

Applied Card Bank  
c/o Financial Recovery Serv.  
Post Office Box 385908  
Minneapolis, MN 55438-5908

AT& T Universal Card \*  
P.O. Box 44167  
Jacksonville, FL 32231-4167

AT&T  
P.O. Box 9001310  
Louisville, KY 40290-1310

Athletico Rehab Fitness Performance  
709 Enterprise Drive  
Oak Brook, IL 60523

Bank of America  
c/o Anchor Receivables  
Post Office Box 41003  
Norfolk, VA 23541-0003

Bank of America  
c/o Penncro Assoc.  
95 James Way  
Southampton, PA 18966

Bank of America MBNA  
PO BOX 17054  
Wilmington, DE 19884

Beneficial  
PO Box 1547  
Chesapeake, VA 23327

Beneficial  
Post Office Box 8873  
Virginia Beach, VA 23452

Beneficial  
c/o Friedman & Wexler  
500 W. Madison Street, #2910  
Chicago, IL 60661-2587

BP Card Services  
Post Office Box 15298  
Wilmington, DE 19850-5298

Capital One  
1957 Westmoreland  
Richmond, VA 23285

Capital One  
c/o Firstsource Advantage  
Post Office Box 628  
Buffalo, NY 14240-0628

Chadwicks of Boston  
c/o World Financial Network  
P.O. Box 659562  
San Antonio, TX 78265-9562

Chadwicks of Boston  
c/o Morgan & Associates  
2601 NW Expressway #205 East  
Oklahoma City, OK 73112-7229

Chase  
c/o NAFS  
Post Office Box 9027  
Williamsville, NY, NY 14231-9027

Citgo  
c/o LTD Financial  
7322 Southwest Freeway, #1600  
Houston, TX 77074

Citgo/Citibank  
P.O. Box 15687  
Wilmington, DE 19805-5687

Citibank  
c/o NCO Financial  
507 Prudential Rd.  
Horsham, PA 19044

Citibank  
c/o Associated Recovery Sys.  
Post Office Box 469046  
Escondido, CA 92046-9046

Citibank  
c/o Blatt, Hasenmiller, et al  
125 S. Wacker Dr., #400  
Chicago, IL 60606-4440

Comed  
555 Waters Edge  
Lombard, IL 60148

Derm. of WI  
c/o IC Systems  
444 Hwy 96  
Saint Paul, MN 55127

Designer Greetings  
250 Arlington Avenue  
Staten Island, NY 10303

DIRECT LOANS  
P.O. Box 7202  
Utica, NY 13504-7202

Exxon Mobil  
P.O. Box 530962  
Atlanta, GA 30353-0962

Exxon Mobil  
c/o CBCS  
Post Office Box 11537  
Jacksonville, FL 32239-1537

Fifth Third Bank  
38 Fountain Square  
Mail Drop 1C0M65  
Cincinnati, OH 45263

Ford Motor Credit Company  
PO Box 64400  
Colorado Springs, CO 80962-4400

GEMB/Gap  
PO Box 981400  
El Paso, TX 79998

GEMB/Gap  
c/o CTI  
Post Office Box 4783  
Chicago, IL 60680-4783

Groot Waste Management  
2500 Landmeir Rd.  
Elk Grove Village, IL 60007

Home Depot  
Monogram Credit Card Bank of GA  
7840 Roswell Rd. Bldg. 100 #210  
Atlanta, GA 30350

Howard Bookman  
c/o NH Credit Services  
Post Office Box 6539  
Nashua, NH 03063

IL Bone & Joint Institute  
5057 Paysphere Circle  
Chicago, IL 60674-0050

James Siebert  
3325 N. Arlington Heights Rd., #500  
Arlington Heights, IL 60004

Kohl's  
Attn: Bankruptcy Dept.  
P.O. BOX 3083  
Milwaukee, WI 53201-3083

Law Offices of David R. Gervais  
4 E. Terra Cotta Ave.  
Crystal Lake, IL 60014-3622

Maurices  
PO Box 659705  
San Antonio, TX 78265-9705

Maurices  
c/o Stokes & Clinton  
Post Office Box 991801  
Mobile, AL 36691-8801

Money Mailer of Barrington  
c/o Eckhoff & Massarelli  
330 S. Naperville Rd.  
Wheaton, IL 60187

Nicor  
Bk Dept  
PO Box 549  
Aurora, IL 60507

Parkland Medical  
c/o West Asset  
2703 N. Highway 75  
Sherman, TX 75090

PRI Diagnostics  
c/o First Federal Credit Control  
Post Office Box 20790  
Columbus, OH 43220-0790

Quinlan & Fabish  
166 Shore Drive  
Burr Ridge, IL 60527

River North Anesthesia Cons.  
2270 Momentum Place  
Chicago, IL 60689-5322

River North Same Day Surgery  
2893 Eagle Way  
Chicago, IL 60678

River North Same Day Surgery  
c/o IL Collection Service  
Post Office Box 1010  
Tinley Park, IL 60477-9110

Shell Oil Company  
P.O. Box 790070  
Houston, TX 77279-0070

Shell Oil Company  
c/o NCO Financial  
507 Prudential Rd.  
Horsham, PA 19044

Sherman Hospital  
934 Center Street  
Elgin, IL 60123

Sherman Hospital  
c/o Harris & Harris  
600 W. Jackson  
Chicago, IL 60661

Target National Bank  
P.O. Box 59317  
Minneapolis, MN 55459

Trinity Holdings, LLC  
960 Route 22, #211  
Fox River Grove, IL 60021

Tru Green  
Post Office Box 189  
Dundee, IL 60118-0189

Wells Fargo  
3201 N. 4th Ave.  
Sioux Falls, SD 57104

Wells Fargo Bank  
Post Office Box 10438  
Des Moines, IA 50306

Wells Fargo Home Mortgage  
3476 Stateview Blvd.  
Ft. Mill, SC 29715

Worldwide Asset/Bank of America  
c/o Central Credit Serv.  
Post Office Box 15118  
Jacksonville, FL 32239-5118